

McAlvany Wealth Management, LLC.
Effective March 30, 2024
Form Customer Relationship Summary

I. Introduction

McAlvany Wealth Management, LLC (hereinafter referred to as the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

II. What investment services and advice can you provide me?

The Firm provides investment management services to retail clients. The Firm offers Individual Portfolio Management in three different equity portfolios that are diversified across several categories of assets. We also offer a Short Selling Strategy and a Tactical Negatively Correlated Strategy. These strategies have different degrees of risk. The Firm offers Individual Portfolio Management, Money Manager Search and Monitoring services to its clients. The Firm also sponsors educational seminars that are open to clients and the public. MWM’s standard practice is to formally monitor all our client accounts on a weekly basis. The Firm has established minimum account sizes for managed portfolios; however, these minimums may be negotiable. You can find more detailed information about these strategies, account minimums and account reviews in Items 4, 5, and 13 on our Disclosure Brochures.

The client grants the Firm discretionary authority to manage his or her investment assets at the Firm’s sole discretion and without consulting with the client in advance, subject to the investment objectives, guidelines and restrictions set by the client. In connection with those services, clients should consider the application of the following:

- In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer/custodian, we provide semi-annual reports summarizing account performance, balances, and holdings.
- A minimum of \$350,000 of assets under management is required to open an individual portfolio management account with MWM. This minimum account size may be negotiable under certain circumstances. We may group certain related client accounts for the purposes of achieving the minimum account value requirement. Once an account is accepted, there are no specific minimum account requirements for maintaining an account. Further, there are no minimum fee requirements.

For additional information, please see Items 4, 7, 8, and 13 of the Firm’s Form ADV Part 2A (the “Brochure”).

CONVERSATION STARTER: *Ask your financial professional:*

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

III. What fees will I pay?

Fees for advisory services are based on a percentage of your assets that we advise. In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees, including commissions. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us.

The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the Firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Clients will incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or qualified custodian through which account transactions are executed. To fully understand the total costs associated with their investment portfolio, clients should review all the fees charged by exchange traded funds, the Firm and others.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Item 5 and 12 of the Firm’s Brochure.

CONVERSATION STARTER: Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

IV. What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

The Firm and/or our advisers may invest in the same securities that are recommended to and/or purchased for you, and therefore we may have the incentive to trade ahead of you, as we have the advance knowledge of the trades we will place for you.

In addition, as mentioned, our preferred minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

When the Firm's interests conflict with yours, we must identify and disclose that conflict, and you must consent to it.

CONVERSATION STARTER: Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please see the **Item 11 of the Firm's Brochure**.

V. How do your financial professionals make money?

Our professionals are compensated through salaries, profit sharing, and bonuses only. There are no non-cash forms of compensation. Our professionals are not compensated based on assets under management they service or through products they buy on a client's behalf.

VI. Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research McAlvany Wealth Management, LLC and its financial professionals.

CONVERSATION STARTER: Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

VII. Additional Information

For additional information about our investment advisory services, please see the Firm's Brochure. If you would like additional, up-to-date information or a copy of this disclosure, please call 866-211-8970. You may find additional information about our firm at www.mwealthm.com.

CONVERSATION STARTER: Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?